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Form clsnodsc - ntcclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102

Case No.: 20-19558-SLM

Chapter: 13

Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricardo Castro 139 Barnett Street Boonton, NJ 07005

Social Security No.: xxx-xx-8683

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after June 1, 2023 for the reason(s) indicated below.

Ш	Debtor has not filed a Certification About a Financial Management Course (Official Form 423)
	proving compliance with the instructional course requirement for discharge.

- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: May 2, 2023

JAN: wdh

Jeanne Naughton Clerk

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United States Bankruptcy Court District of New Jersey

In re: Case No. 20-19558-SLM

Ricardo Castro Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: May 02, 2023 Form ID: clsnodsc Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2023:

Recipi ID Recipient Name and Address

db + Ricardo Castro, 139 Barnett Street, Boonton, NJ 07005-1621

TOTAL: 1

 $Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2023 at the address(es) listed below:

Name Email Address

David G. Beslow

on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org

yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm

anlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net

Denise E. Carlon

 $on \ behalf \ of \ Creditor \ Home Bridge \ Financial \ Services \ Inc. \ dcarlon@kmllawgroup.com, \ bkgroup@kmllawgroup.com$

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Marie-Ann Greenberg

magecf@magtrustee.com

Mark Goldman

on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net

Michael J. Milstead

 $on\ behalf\ of\ Creditor\ Carrington\ Mortgage\ Services\ \ LLC\ bkecf@milsteadlaw.com, bkecf@milsteadlaw.com$

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6